

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21403

Subject	Zip Code Tabulation Area : 21403			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	24,971	+/- 937	100.0%	+/- (X)
<b>In labor force</b>	16,984	+/- 911	68%	+/- 2.2
Civilian labor force	16,637	+/- 894	66.6%	+/- 2.2
Employed	15,694	+/- 837	62.8%	+/- 2.1
Unemployed	943	+/- 223	3.8%	+/- 0.9
Armed Forces	347	+/- 168	1.4%	+/- 0.7
<b>Not in labor force</b>	7,987	+/- 561	32%	+/- 2.2
Civilian labor force	16,637	+/- 894	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.7%	+/- 1.3
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	12,855	+/- 521	(X)	+/- (X)
<b>In labor force</b>	7,802	+/- 480	60.7%	+/- 2.8
Civilian labor force	7,726	+/- 479	60.1%	+/- 2.7
Employed	7,252	+/- 460	56.4%	+/- 2.7
<b>Own children under 6 years</b>	2,424	+/- 462	(X)	+/- (X)
All parents in family in labor force	1,365	+/- 390	56.3%	+/- 14.5
<b>Own children 6 to 17 years</b>	3,455	+/- 430	(X)	+/- (X)
All parents in family in labor force	2,514	+/- 419	72.8%	+/- 9.5
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	15,670	+/- 830	100.0%	+/- (X)
Car, truck, or van -- drove alone	11,608	+/- 740	74.1%	+/- 3.6
Car, truck, or van -- carpooled	1,645	+/- 358	10.5%	+/- 2.2
Public transportation (excluding taxicab)	885	+/- 372	5.6%	+/- 2.3
Walked	293	+/- 138	1.9%	+/- 0.9
Other means	337	+/- 163	2.2%	+/- 1
Worked at home	902	+/- 214	5.8%	+/- 1.4
<b>Mean travel time to work (minutes)</b>	29.3	+/- 1.6	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	15,694	+/- 837	100.0%	+/- (X)
Management, business, science, and arts occupations	7,091	+/- 477	45.2%	+/- 3.4
Service occupations	2,658	+/- 624	16.9%	+/- 3.6
Sales and office occupations	3,638	+/- 448	23.2%	+/- 2.7
Natural resources, construction, and maintenance occupations	1,204	+/- 281	7.7%	+/- 1.7
Production, transportation, and material moving occupations	1,103	+/- 423	7%	+/- 2.6
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	15,694	+/- 837	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 26	(X)	+/- 0.2
Construction	1,310	+/- 288	8.3%	+/- 1.8
Manufacturing	701	+/- 233	4.5%	+/- 1.4
Wholesale trade	166	+/- 73	1.1%	+/- 0.5
Retail trade	1,521	+/- 310	9.7%	+/- 1.9
Transportation and warehousing, and utilities	416	+/- 271	2.7%	+/- 1.7
Information	330	+/- 155	2.1%	+/- 1
Finance and insurance, and real estate and rental and leasing	1,283	+/- 250	8.2%	+/- 1.5
Professional, scientific, and management, and administrative and waste	2,827	+/- 438	18%	+/- 2.8
Educational services, and health care and social assistance	2,813	+/- 318	17.9%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	1,265	+/- 313	8.1%	+/- 1.8
Other services, except public administration	1,153	+/- 278	7.3%	+/- 1.7
Public administration	1,909	+/- 313	12.2%	+/- 2

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21403

Subject	Zip Code Tabulation Area : 21403			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	15,694	+/- 837	100.0%	+/- (X)
Private wage and salary workers	10,948	+/- 864	69.8%	+/- 3.1
Government workers	3,744	+/- 445	23.9%	+/- 2.9
Self-employed in own not incorporated business workers	1,002	+/- 230	6.4%	+/- 1.4
Unpaid family workers	0	+/- 26	0%	+/- 0.2
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	12,752	+/- 408	100.0%	+/- (X)
Less than \$10,000	596	+/- 173	4.7%	+/- 1.3
\$10,000 to \$14,999	255	+/- 116	2%	+/- 0.9
\$15,000 to \$24,999	941	+/- 243	7.4%	+/- 1.9
\$25,000 to \$34,999	550	+/- 149	4.3%	+/- 1.2
\$35,000 to \$49,999	1,134	+/- 235	8.9%	+/- 1.8
\$50,000 to \$74,999	2,237	+/- 374	17.5%	+/- 2.8
\$75,000 to \$99,999	1,810	+/- 302	14.2%	+/- 2.4
\$100,000 to \$149,999	2,532	+/- 319	19.9%	+/- 2.5
\$150,000 to \$199,999	1,241	+/- 240	9.7%	+/- 1.8
\$200,000 or more	1,456	+/- 236	11.4%	+/- 1.9
<b>Median household income (dollars)</b>	\$83,056	+/- 8244	(X)%	+/- (X)
<b>Mean household income (dollars)</b>	\$111,186	+/- 6566	(X)%	+/- (X)
With earnings	10,372	+/- 435	81.3%	+/- 2
Mean earnings (dollars)	\$103,758	+/- 7303	(X)%	+/- (X)
With Social Security	3,970	+/- 315	31.1%	+/- 2.2
Mean Social Security income (dollars)	\$17,555	+/- 982	(X)%	+/- (X)
With retirement income	2,998	+/- 286	23.5%	+/- 2.3
Mean retirement income (dollars)	\$41,869	+/- 8939	(X)%	+/- (X)
With Supplemental Security Income	338	+/- 103	2.7%	+/- 0.8
Mean Supplemental Security Income (dollars)	\$8,899	+/- 1722	(X)%	+/- (X)
With cash public assistance income	176	+/- 101	1.4%	+/- 0.8
Mean cash public assistance income (dollars)	\$2,203	+/- 1697	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	729	+/- 177	5.7%	+/- 1.4
<b>Families</b>	7,032	+/- 420	100.0%	+/- (X)
Less than \$10,000	159	+/- 85	2.3%	+/- 1.2
\$10,000 to \$14,999	45	+/- 49	0.6%	+/- 0.7
\$15,000 to \$24,999	361	+/- 192	5.1%	+/- 2.6
\$25,000 to \$34,999	277	+/- 104	3.9%	+/- 1.4
\$35,000 to \$49,999	518	+/- 189	7.4%	+/- 2.6
\$50,000 to \$74,999	920	+/- 229	13.1%	+/- 3.1
\$75,000 to \$99,999	1,022	+/- 188	14.5%	+/- 2.8
\$100,000 to \$149,999	1,521	+/- 251	21.6%	+/- 3.4
\$150,000 to \$199,999	1,025	+/- 209	14.6%	+/- 2.9
\$200,000 or more	1,184	+/- 209	16.8%	+/- 2.9
Median family income (dollars)	\$102,488	+/- 4476	(X)%	+/- (X)
Mean family income (dollars)	\$136,764	+/- 11684	(X)%	+/- (X)
Per capita income (dollars)	\$47,668	+/- 3133	(X)%	+/- (X)
<b>Nonfamily households</b>	5,720	+/- 480	(X)	+/- (X)
Median nonfamily income (dollars)	\$61,345	+/- 4180	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$78,048	+/- 7467	(X)%	+/- (X)
Median earnings for workers (dollars)	\$44,346	+/- 2715	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$59,986	+/- 7521	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$56,685	+/- 3242	(X)%	+/- (X)

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21403

Subject	Zip Code Tabulation Area : 21403			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	29,775	+/- 1110	29775%	+/- (X)
<b>With health insurance coverage</b>	26,386	+/- 1123	88.6%	+/- 2.3
With private health insurance	22,578	+/- 953	75.8%	+/- 2.8
With public coverage	8,226	+/- 837	27.6%	+/- 2.5
<b>No health insurance coverage</b>	3,389	+/- 725	11.4%	+/- 2.3
Civilian noninstitutionalized population under 18 years	6,010	+/- 571	6010%	+/- (X)
No health insurance coverage	168	+/- 132	2.8%	+/- 2.2
Civilian noninstitutionalized population 18 to 64 years	18,866	+/- 826	18866%	+/- (X)
<b>In labor force:</b>	15,161	+/- 829	15161%	+/- (X)
<b>Employed:</b>	14,402	+/- 797	14402%	+/- (X)
<b>With health insurance coverage</b>	12,036	+/- 644	83.6%	+/- 4.4
With private health insurance	11,440	+/- 609	79.4%	+/- 4.3
With public coverage	867	+/- 247	6%	+/- 1.7
<b>No health insurance coverage</b>	2,366	+/- 704	16.4%	+/- 4.4
<b>Unemployed:</b>	759	+/- 219	759%	+/- (X)
<b>With health insurance coverage</b>	479	+/- 149	63.1%	+/- 13.4
With private health insurance	387	+/- 136	51%	+/- 13.1
With public coverage	105	+/- 71	13.8%	+/- 9.2
<b>No health insurance coverage</b>	280	+/- 146	36.9%	+/- 13.4
<b>Not in labor force:</b>	3,705	+/- 412	3705%	+/- (X)
<b>With health insurance coverage</b>	3,176	+/- 406	85.7%	+/- 5.4
With private health insurance	2,510	+/- 363	67.7%	+/- 6.7
With public coverage	861	+/- 265	23.2%	+/- 6.8
<b>No health insurance coverage</b>	529	+/- 205	14.3%	+/- 5.4
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	4.1%	+/- 1.9
<b>With related children under 18 years</b>	(X)	+/- (X)	8.1%	+/- 4.2
With related children under 5 years only	(X)	+/- (X)	5.3%	+/- 5.8
<b>Married couple families</b>	(X)	+/- (X)	0.7%	+/- 0.6
<b>With related children under 18 years</b>	(X)	+/- (X)	0.7%	+/- 1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 7.1
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	19.5%	+/- 9.5
<b>With related children under 18 years</b>	(X)	+/- (X)	28.8%	+/- 13.1
With related children under 5 years only	(X)	+/- (X)	17.3%	+/- 17.8
<b>All people</b>	(X)	+/- (X)	7.5%	+/- 1.7
<b>Under 18 years</b>	(X)	+/- (X)	10.5%	+/- 5.5
Related children under 18 years	(X)	+/- (X)	10.3%	+/- 5.5
Related children under 5 years	(X)	+/- (X)	14.8%	+/- 7.5
Related children 5 to 17 years	(X)	+/- (X)	8.1%	+/- 5
<b>18 years and over</b>	(X)	+/- (X)	6.7%	+/- 1.2
18 to 64 years	(X)	+/- (X)	7.1%	+/- 1.4
65 years and over	(X)	+/- (X)	5.3%	+/- 2.4
<b>People in families</b>	(X)	+/- (X)	4.4%	+/- 2
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	15.7%	+/- 2.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

**Area Name : ZCTA5 21403**

Subject	Zip Code Tabulation Area : 21403			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.